

### **Terms and Conditions Governing Tabung Haji Transactions Services via CIMB Clicks**

The Tabung Haji Transactions Services via CIMB Clicks (“TH Services”) is established by CIMB Islamic Bank Berhad (671380-H) (“CIMB”) in conjunction with Lembaga Tabung Haji (governed by Tabung Haji Act 1995 (Act 535)) (“Tabung Haji”) to facilitate your transactions in relation to Tabung Haji account maintained with Tabung Haji (“TH Account”). Usage of the TH Services shall be subject to the terms and conditions hereinafter set out and read in conjunction with CIMB’s and CIMB Bank Berhad’s prevailing Terms and Conditions governing Debit Mastercard and CIMB Clicks.

By utilizing the TH Services, you accept and agree to be bound by these terms and conditions. In the event you do not agree with these terms and conditions, please do not use the TH Services and immediately de-link your Debit Mastercard from the TH Account at any CIMB ATM.

In the event of any discrepancy or inconsistency between the terms and conditions herein and those contained in CIMB’s and CIMB Bank Berhad’s prevailing terms and conditions governing Debit Mastercard, these terms and conditions shall prevail in so far as they apply to the TH Services.

#### **Eligibility**

1. The TH Services are open to all CIMB Islamic Bank Berhad’s and CIMB Bank Berhad’s Debit Mastercard customers (“CIMB Customers”) who are 18 years old and above and have a TH Account.

#### **How to Apply**

2. CIMB Customers must link their CIMB Debit Mastercard to TH account to enjoy the TH Services. Linkage is available through CIMB Automated Teller Machine(s) (“ATM”) with zero fee.

Steps to perform for linking of CIMB Debit Mastercard to TH account via CIMB ATM:

- Enter CIMB Debit Mastercard
- Select Language
- Enter PIN
- In Main Menu, select “Others”
- Select “Tabung Haji (TH)”
- Select “Link Account”
- Enter Tabung Haji account number
- Select “Press if correct”
- Linking request processed and transaction slip generated

**What Services Are Available via CIMB Clicks**

3. TH Services available are as follows:

- I.TH account balance enquiry
- II.Fund transfer – CIMB account to own TH account
- III.Fund transfer – CIMB account to 3<sup>rd</sup> party TH account
- IV.Fund transfer – own TH account to own CIMB account

**Fees & Charges**

4. The fees and charges for TH Services transactions performed at CIMB Clicks are in accordance with the table below:

Services via CIMB Clicks

No	Transaction Type	Transaction Fee	Daily Transaction Limit
1	Balance enquiry of TH account	FOC	-
2	Fund transfer – own TH account to own CIMB account	RM1.00	Combined RM10,000 daily TH limit
3	Fund transfer – CIMB account to 3 <sup>rd</sup> party TH account	RM1.00	Combined RM10,000 daily CIMB limit
4	Fund transfer – CIMB account to own TH account	RM1.00	

**General Terms & Conditions**

5. By participating in this TH Services, the CIMB Customer is deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by CIMB in relation to every aspect of the TH Services shall be final.
6. Money withdrawn from your insured deposit(s) is no longer protected by PIDM after transferring it to any Tabung Haji account.
7. CIMB reserves the right to cancel, terminate or suspend the TH Services upon giving notice of not less than fourteen (14) calendar days. For avoidance of doubt, any cancellation, termination or suspension by CIMB shall not entitle the CIMB Customers or any other persons whatsoever to any claim or compensation against CIMB for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
8. CIMB reserves the right upon giving notice of not less than 21 calendar days to vary whether by addition, deletion, modification, amendment (“Amendment”) by posting a notice regarding the Amendment at each of CIMB’s branches or by effecting an advertisement regarding the Amendment in one newspaper of CIMB’s choice, or via CIMB’s website or by any other means of notice which CIMB may select and the Amendment shall be deemed as binding on the CIMB Customers as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification.
9. CIMB shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind, whatsoever intervention, interruptions and/or electronic or human error in the administration and/or processing of any of the transactions relating to the TH Services unless the same is due to the gross negligence or willful default of CIMB.
10. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English version or other language version of the Terms and Conditions herein, the English version of these Terms and Conditions shall prevail. Notwithstanding the aforementioned where request had been made by the CIMB Customers and noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of the Terms and Conditions shall govern the operation of the TH Services, then the Bahasa Malaysia version of the Terms and Conditions herein shall prevail.

11. In the event of any complaints related to the TH Services, the CIMB Customers may contact CIMB's Customer Resolution Unit bearing the following address, telephone, facsimile numbers and e-mail address (or bearing such other address, telephone, and e-mail address which CIMB may change by notification to the CIMB Customers):

CIMB's Customer Resolution Unit

- Address : Customer Resolution Unit (CRU),  
P.O. Box 10338, GPO Kuala Lumpur,  
50710 Wilayah Persekutuan
- Contact No : +603 6204 7788
- Fax No. : +603 2691 3248
- Email Address : CRU@cimb.com